

**BEFORE THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: RONALD JOHN ROSENBERGER  
Application No.: 10/613,392 Art. Unit: 3622  
Conf. No. 7234  
Filing Date: July 3, 2003 Examiner: Champagne, Donald

**Title: CARDS AND RELATED SERVICES PROVIDED BY CREDIT CARD ENTITIES THAT USE NON-METALLIC SYMBOLIC COLORS TO TARGET SPECIFIC DEMOGRAPHIC GROUPS**

Commissioner for Patents  
Mail Stop Amendment  
P.O. Box. 1450  
Alexandria, VA 22313-1450

**RESPONSE AND AMENDMENT UNDER 37 CFR 1.116**

Dear Sir:

In response to the final Office Action dated August 20, 2009, Applicant files the following response and amendment, along with a one month extension of time and fee, and request for Telephonic Interview, now due December 20, 2009, to present compelling evidence that "disposal or clarification for appeal may be accomplished with only nominal further consideration" (MPEP § 713.09), in order to be entered after final when these amendments will clearly simplify issues, or put the case into condition for allowance, clearly and without additional search or more than nominal consideration.

**In the Claims:**

Amendments to the claims are presented beginning on page 2.

**Remarks:**

The Remarks begin on Page 7.